

**ABSTRACT OF THE DISCLOSURE**

A method of providing pre-authorized communication services and/or transactions via a plurality of networks, including accepting and processing a request from a user to provide at least one of a communication service, a transaction and user account information via a plurality of networks of different types, verifying that the user is authorized to receive the at least one of the communication service, the transaction, and the user account information, and that an account associated with the user has a sufficient amount currently available for payment of the at least one of the communication service and the transaction and charging, in real time, an authorized account associated with the user as the at least one of the communication service and the transaction is provided.